

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Elon McElroy
Eunice McElroy
Debtor(s)

Case No. 07 B 23933

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2007.
- 2) The plan was confirmed on 04/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/15/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 03/28/2013.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$28,318.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$60,650.06
Less amount refunded to debtor	\$2,750.05

NET RECEIPTS: \$57,900.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,513.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,250.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,763.29

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Abramson & Fox	Unsecured	500.00	NA	NA	0.00	0.00
Allied Interstate	Unsecured	46.96	NA	NA	0.00	0.00
Asset Management Out	Unsecured	100.00	NA	NA	0.00	0.00
AT&T	Unsecured	70.00	NA	NA	0.00	0.00
Azulay & Azulay	Unsecured	17,393.01	17,000.00	17,000.00	3,420.64	0.00
Brenda Husfeldt	Unsecured	200.00	102.40	102.40	20.60	0.00
CBCS	Unsecured	100.00	NA	NA	0.00	0.00
Check N Go	Unsecured	2,280.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	350.00	237.10	237.10	47.71	0.00
Computer Credit Service Corp	Unsecured	100.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	171.79	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	76.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	1,495.00	1,495.52	1,495.52	300.93	0.00
East Bay Funding	Unsecured	473.00	496.05	496.05	99.82	0.00
ECast Settlement Corp	Unsecured	292.00	292.46	292.46	58.85	0.00
Global Payments	Unsecured	1,500.00	1,525.00	1,525.00	306.86	0.00
Guaranty Bank	Unsecured	380.00	NA	NA	0.00	0.00
HSBC	Unsecured	368.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	300.00	364.42	364.42	73.33	0.00
Jefferson Capital Systems LLC	Unsecured	356.47	430.15	430.15	86.55	0.00
Mercy Hospital	Unsecured	139.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	1,148.00	1,152.88	1,152.88	231.98	0.00
National Quick Cash	Unsecured	718.54	455.00	455.00	91.56	0.00
NCO Financial Services Inc	Unsecured	562.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	1,087.00	NA	NA	0.00	0.00
Oxmoor House	Unsecured	28.42	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	284.90	284.90	57.33	0.00
Portfolio Recovery Associates	Secured	18,903.00	19,187.90	18,903.00	18,903.00	4,246.10
Premier Bankcard	Unsecured	375.00	412.39	412.39	82.98	0.00
Premier Bankcard	Unsecured	463.00	463.40	463.40	93.25	0.00
Premier Bankcard	Unsecured	551.00	551.13	551.13	110.90	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Santander Consumer USA	Secured	18,591.00	18,973.05	18,591.00	18,591.00	4,169.57
Santander Consumer USA	Unsecured	NA	382.05	382.05	76.88	0.00
Sprint	Unsecured	280.00	NA	NA	0.00	0.00
Sprint Nextel	Unsecured	429.08	332.37	332.37	66.88	0.00
United Credit Natl Bank	Unsecured	1,279.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$37,494.00	\$37,494.00	\$8,415.67
TOTAL SECURED:	\$37,494.00	\$37,494.00	\$8,415.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,977.22	\$5,227.05	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,763.29</u>	
Disbursements to Creditors	<u>\$51,136.72</u>	
TOTAL DISBURSEMENTS :		<u>\$57,900.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/11/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.